Case 09-37857 Doc 1 Filed 10/09/09 Entered 10/09/09 19:03:51 Desc Main

Page 1 of 36 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Wilson, Larea L. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8556 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 5093 Brighton Lane Richton Park IL ZIPCODE ZIPCODE 60471 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above **Nature of Debts** (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001- $\boxtimes$ 1,000 5,001-10,001-50,001-100,000 50-99 100-199 200-999 Over 1-49 50,000 5,000 10,000 25,000 100 000 Estimated Assets \$50,001 to \$0 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$500,000 \$1 billion \$50,000 \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$50 to \$100 to \$500 \$50,000 to \$1 to \$10 to \$1 billion \$1 billion million million million million

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| DOCUIT   | CIIL TAGE 2 01 30                           |  | FORM DI, Lage 2 |
|--|---|--|-----------------|
| Voluntary Petition   | Name of Debtor(s):                          |  |                 |
| (This page must be completed and filed in every case)  | Larea L. Wilson                             |  |                 |
| All Prior Bankruptcy Cases Filed Within Last 8 Yo  | ears (If more than two, attach a            | dditional sheet)   |                 |
| Location Where Filed:  | Case Number:                                | Date Filed:  |                 |
| NONE  Location Where Filed:  | Case Number:                                | Date Filed:  |                 |
| Location where riled:  | Case Number:                                | Date Flied:  |                 |
| Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of   | this Debtor (If more than                   | n one, attach additional sheet)                                      |                 |
| Name of Debtor:  | Case Number:                                | Date Filed:  |                 |
| NONE District:   | Relationship:                               | Indon  |                 |
| District.  | Relationship.                               | Judge:   |                 |
| Exhibit A  |   | Exhibit B  |                 |
| (To be completed if debtor is required to file periodic reports  |   | npleted if debtor is an individual                                   |                 |
| (e.g., forms 10K and 10Q) with the Securities and Exchange<br>Commission pursuant to Section 13 or 15(d) of the Securities   | I, the attorney for the petitioner name     | s are primarily consumer debts) ed in the foregoing petition, declar | are that I      |
| Exchange Act of 1934 and is requesting relief under Chapter 11)  | have informed the petitioner that [he       | 0 01   |                 |
|  | or 13 of title 11, United States Code,      | and have explained the relief av                                     | vailable under  |
|  | each such chapter. I further certify the    | at I have delivered to the debtor                                    | the notice      |
|  | required by 11 U.S.C. §342(b).              |  |                 |
| Exhibit A is attached and made a part of this petition   | X /s/ MARK D. WEISMA                        | 117  | 10/ 2/2009      |
|  | Signature of Attorney for Debtor(s)         | ш  | Date            |
|  | Exhibit C                                   |  |                 |
|  |   |  |                 |
| Does the debtor own or have possession of any property that poses or is alleg<br>or safety?  | ged to pose a threat of imminent and iden   | tifiable harm to public health                                       |                 |
| Yes, and exhibit C is attached and made a part of this petition.   |   |  |                 |
| No   |   |  |                 |
|  | Exhibit D                                   |  |                 |
| (To be completed by every individual debtor. If a joint petition is filed, each  | spouse must complete and attach a separ     | rate Exhibit D.)   |                 |
| Exhibit D completed and signed by the debtor is attached and made if this is a joint petition:   | part of this petition.                      |  |                 |
| Exhibit D also completed and signed by the joint debtor is attached a  | and made a part of this petition.           |  |                 |
| Information  | Regarding the Debtor - Venue                |  |                 |
| (Chec  | k any applicable box)                       |  |                 |
| Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of the dat |   | or 180 days immediately  |                 |
| ☐ There is a bankruptcy case concerning debtor's affiliate, general partner,   | or partnership pending in this District.    |  |                 |
| Debtor is a debtor in a foreign proceeding and has its principal place of t  | business or principal assets in the United  | States in this District, or has no                                   |                 |
| principal place of business or assets in the United States but is a defenda  | nt in an action proceeding [in a federal or | r state court] in this District, or                                  |                 |
| the interests of the parties will be served in regard to the relief sought in  | this District.                              |  |                 |
| ·  | Resides as a Tenant of Residential Pr       | roperty  |                 |
|  | applicable boxes.)                          | the fellowing)   |                 |
| Landlord has a judgment against the debtor for possession of debto   | or's residence. (If box checked, complete   | the following.)  |                 |
|  |   |  |                 |
|  | (Name of landlord that obtain               | ied judgment)  |                 |
|  |   |  |                 |
| <u> </u>   | (Address of landlord)                       |  |                 |
| Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession   |   | -  |                 |
| Debtor has included with this petition the deposit with the court of<br>period after the filing of the petition.   | any rent that would become due during       | the 30-day   |                 |
| ☐ Debtor certifies that he/she has served the Landlord with this certif  | fication. (11 U.S.C. § 362(l)).             |  |                 |

|  | ent Page 3 of 36 FORM B1, Page   |
|--|--|
| Voluntary Petition   | Name of Debtor(s):   |
| (This page must be completed and filed in every case)  | Larea L. Wilson  |
|  | Signatures   |
| $Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$   | Signature of a Foreign Representative  |
| I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. | I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  |
| [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)  | ☐ I request relief in accordance with chapter 15 of title 11, United States  Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  |
| request relief in accordance with the chapter of title 11, United States Code, specified in this petition.   | Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.   |
| X /s/ Larea L. Wilson  | -  |
| Signature of Debtor  | (Signature of Foreign Representative)  |
| X Signature of Joint Debtor  | -  |
|  | (Printed name of Foreign Representative)   |
| Telephone Number (if not represented by attorney)  | 10/ 2/2009   |
| 10/ 2/2009   | (Date)   |
| Date Signature of Attorney*  |  |
| X /s/ MARK D. WEISMAN Signature of Attorney for Debtor(s)  MARK D. WEISMAN Printed Name of Attorney for Debtor(s)  MARK D. WEISMAN #2971712 Firm Name  100 W. Monroe  Address Suite 1310  Chicago IL 60603   | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.   |
| (312) 857-1320   | Printed Name and title, if any, of Bankruptcy Petition Preparer  |
| Telephone Number  10/ 2/2009 Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after  | Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)   |
| an inquiry that the information in the schedules is incorrect.   | Address  |
| Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.   | Date Comment of the last of th |
| The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.   | Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is   |
| X Company of Authorized Individ—3  | not an individual.   |
| Signature of Authorized Individual   |  |
| Printed Name of Authorized Individual  | If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  |
| Title of Authorized Individual   | A bankruptcy petition preparer's failure to comply with the provisions of title 11   |
| 10/ 2/2009   | and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.   |

Date

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

| In re Larea L. Wilson | Case No.    |
|-----------------------|-------------|
|                       | Chapter 7   |
| Debtor(s)             | <del></del> |

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| Exhibit D. Crock one of the me diaternance below and disagnified as all colors.  |
|--|
| 1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.  |
| 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. |
| 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]   |

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

| B 1D (Official Fo                | ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~   | Doc 1   | Filed 10/09/09<br>Document   | Entered 10/09/09 19:03:51<br>Page 5 of 36   | Desc Main |
|----------------------------------|--|---|--|---|-----------|
| ☐<br>[Must be accom <sub>i</sub> | panied by a motion for dete Incapacity. (Defin so as to be incapable of re Disability. (Define | rmination by a<br>ed in 11 U.S.<br>alizing and m<br>d in 11 U.S.C<br>pate in a cred | the court.] C. § 109 (h)(4) as impaire aking rational decisions w C. § 109 (h)(4) as physical dit counseling briefing in p | se of: [Check the applicable statement]  In d by reason of mental illness or mental deficient in the respect to financial responsibilities.);  It impaired to the extent of being unable, after erson, by telephone, or through the Internet.); | r         |
| of 11 U.S.C. §                   | 5. The United States truste<br>109(h) does not apply in thi                                    | •   | tcy administrator has dete   | rmined that the credit counseling requiremen  | t         |
| I certify                        | under penalty of perjury   | that the info   | ormation provided abov   | e is true and correct.  |           |
| Signature of De                  | ebtor: /s/ Larea   | L. Wils   | on   |   |           |
| Date: 10/                        | 2/2009   |   |  |   |           |

Certificate Number: <u>02910-ILN-CC-008541637</u>

## **CERTIFICATE OF COUNSELING**

| I CERTIFY that on October 1, 2009             | , at       | 10:14            | o'clock PM EDT,                 |
|---|------------|------------------|---------------------------------|
| Larea Wilson                                  |            | received         | from                            |
| InCharge Education Foundation, Inc.           |            |                  |                                 |
| an agency approved pursuant to 11 U.S.C.      | § 111 to   | provide credit o | counseling in the               |
| Northern District of Illinois                 | , an       | n individual [or | r group] briefing that complied |
| with the provisions of 11 U.S.C. §§ 109(h)    | and 111    |                  |                                 |
| A debt repayment plan was not prepared        | If a d     | lebt repayment   | plan was prepared, a copy of    |
| the debt repayment plan is attached to this o | certificat | e.               |                                 |
| This counseling session was conducted by      | internet a | nd telephone     | ·                               |
|   |            |                  |                                 |
| Date: October 1, 2009                         | Ву         | /s/Manise Ange   | ervil                           |
|   | Name       | Manise Angerv    | il                              |
|   | Title      | Certified Bankı  | uptcy Counselor                 |
|   |            |                  |                                 |

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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| In re Larea L. Wilson | Case No.   |
|-----------------------|------------|
| Debtor(s)             | (if known) |

#### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| 22510 Jackson Ct., Unit 2B Richton Park (condo) \$ 50,000.00 | Description and Location of Property | Nature of Debtor's Interest in Property  Husband Wife Joint Community | W Deducting any Secured Claim or | Amount of<br>Secured Claim |
|--|--------------------------------------|---|----------------------------------|----------------------------|
|  |                                      |   |                                  | \$ 50,000.00               |

(Report also on Summary of Schedules.)

No continuation sheets attached

50,000.00

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| In re Larea L. Wilson | Case No.  |
|-----------------------|-----------|
| Debtor(s)             | (if knowr |

#### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property   | N<br>o<br>n<br>e | Description and Location of Property                         | Husband<br>Wife<br>Joint<br>Community | W<br>:J | Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption |
|--|------------------|--|---------------------------------------|---------|--|
| 1. Cash on hand.   |                  | Cash on hand<br>Location: In debtor's possession             |                                       |         | \$ 50.00   |
| Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.                  |                  | Checking Account (Fifth Third Bank)                          |                                       |         | \$ 642.10  |
| Security deposits with public utilities, telephone companies, landlords, and others.      Household goods and furnishings, including audio, video, and computer  | X                | Household goods and furnishings                              |                                       |         | \$ 750.00  |
| equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape,   | X                | Location: In debtor's possession                             |                                       |         |  |
| compact disc, and other collections or collectibles.  6. Wearing apparel.  |                  | Ordinary wearing apparel<br>Location: In debtor's possession |                                       |         | \$ 700.00  |
| 7. Furs and jewelry.   | x                |  |                                       |         |  |
| Firearms and sports, photographic, and other hobby equipment.  | X                |  |                                       |         |  |
| <ol> <li>Interests in insurance policies. Name<br/>insurance company of each policy and<br/>itemize surrender or refund value of each.</li> </ol>  | X                |  |                                       |         |  |
| 10. Annuities. Itemize and name each issuer.   | X                |  |                                       |         |  |
| 11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).) | X                |  |                                       |         |  |

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| ln re Larea L. Wilson | . Case No. |
|-----------------------|------------|
| Debtor(s)             | (if known  |

## **SCHEDULE B-PERSONAL PROPERTY**

|   |        |  | 1                             | _ |   |
|---|--------|--|-------------------------------|---|---|
| Type of Property  | N<br>o | Description and Location of Property                   | Husband-                      |   | Current Value of Debtor's Interest, in Property Without Deducting any |
|   | n<br>e |  | Wife-<br>Joint-<br>Community- | J | Secured Claim or<br>Exemption   |
| Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |        | Retirement account Location: Held in trust by employer |                               |   | Unknown   |
| Stock and interests in incorporated and unincorporated businesses. Itemize.   | X      |  |                               |   |   |
| 14. Interests in partnerships or joint ventures. Itemize.   | X      |  |                               |   |   |
| Government and corporate bonds and other negotiable and non-negotiable instruments.   | X      |  |                               |   |   |
| 16. Accounts Receivable.  | X      |  |                               |   |   |
| Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | X      |  |                               |   |   |
| Other liquidated debts owed to debtor including tax refunds. Give particulars.  | X      |  |                               |   |   |
| Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.   | X      |  |                               |   |   |
| Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X      |  |                               |   |   |
| Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X      |  |                               |   |   |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | X      |  |                               |   |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | X      |  |                               |   |   |
| 24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X      |  |                               |   |   |
| 25. Automobiles, trucks, trailers and other vehicles and accessories.   | X      |  |                               |   |   |
| 26. Boats, motors, and accessories.   | X      |  |                               |   |   |
| 27. Aircraft and accessories.   | X      |  |                               |   |   |
| 28. Office equipment, furnishings, and supplies.  | X      |  |                               |   |   |
|   |        |  |                               |   |   |

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| In re Larea L. Wilson | . Case No. |
|-----------------------|------------|
| Debtor(s)             | (if knowr  |

## **SCHEDULE B-PERSONAL PROPERTY**

| <b></b>  |        | (Continuation Cricety                |                             |    |  |
|--|--------|--------------------------------------|-----------------------------|----|--|
| Type of Property   | N      | Description and Location of Property |                             |    | Current<br>Value<br>of Debtor's Interest,                |
|  | o<br>n | T                                    | Husband-<br>Wife-<br>Joint- | -W | in Property Without<br>Deducting any<br>Secured Claim or |
|  | е      | Cor                                  | mmunity-                    | -C | Exemption  |
| 29. Machinery, fixtures, equipment and supplies used in business.    | X      | ,                                    |                             |    |  |
| 30. Inventory.   | X      |                                      |                             |    |  |
| 31. Animals.   | X      |                                      |                             |    |  |
| 32. Crops - growing or harvested.<br>Give particulars.               | X      |                                      |                             |    |  |
| 33. Farming equipment and implements.                                | X      |                                      |                             |    |  |
| 34. Farm supplies, chemicals, and feed.                              | X      |                                      |                             |    |  |
| 35. Other personal property of any kind not already listed. Itemize. | X      |                                      |                             |    |  |
|  |        |                                      |                             |    |  |
|  |        |                                      |                             |    |  |
|  |        |                                      |                             |    |  |
|  |        |                                      |                             |    |  |
|  |        |                                      |                             |    |  |
|  |        |                                      |                             |    |  |
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|  |        |                                      |                             |    |  |

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| 200 (00 0 00) (1.201)              |       | Document       | Page 11 of 36             |           |

| In re Larea L. Wilson | Case No.  |
|-----------------------|-----------|
| Debtor(s)             | (if known |

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: 

Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

| Description of Property         | Specify Law<br>Providing each<br>Exemption | Value of<br>Claimed<br>Exemption | Current Value of Property Without Deducting Exemptions |
|---------------------------------|--|----------------------------------|--|
| Cash on hand                    | 735 ILCS 5/12-1001(b)                      | \$ 50.00                         | \$ 50.00   |
| Checking Account                | 735 ILCS 5/12-1001(b)                      | \$ 642.10                        | \$ 642.10  |
| Household goods and furnishings | 735 ILCS 5/12-1001(b)                      | \$ 750.00                        | \$ 750.00  |
| Ordinary wearing apparel        | 735 ILCS 5/12-1001(a)                      | \$ 700.00                        | \$ 700.00  |
| Retirement account              | 735 ILCS 5/12-1006                         | 100% of value                    | Unknown  |
|                                 |  |                                  |  |
|                                 |  |                                  |  |
|                                 |  |                                  |  |
|                                 |  |                                  |  |
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B6D (Official Form 6D) (12/07)

| In reLarea L. Wilson | . ( | Case No. |        |
|----------------------|-----|----------|--------|
| Debtor(s)            | _   | (if      | known) |

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.) | Co-Debtor | of Lien, and I      | ras Incurred, Nature<br>Description and Market<br>Derty Subject to Lien | Contingent                           | Unliquidated   |    | Amount of Claim<br>Without<br>Deducting Value<br>of Collateral | Unsecured<br>Portion, If Any |
|---|-----------|---------------------|---|--------------------------------------|----------------|----|--|------------------------------|
| Account No: 3731  Creditor # : 1 Citimortgage Inc Po Box 9438 Gaithersburg MD 20898                 |           | 2006-05<br>First Mo |   |                                      |                |    | \$ 52,584.00   | \$ 2,58 <b>4.</b> 00         |
| Account No:   |           | Value:              |   |                                      |                |    |  |                              |
| Account No:   |           | Value:              |   |                                      |                |    |  |                              |
| No continuation sheets attached   |           |                     |   | Subto<br>otal of the<br>Total on las | is pag<br>otal | e) | \$ 52,584.00<br>\$ 52,584.00                                   | \$ 2,584.00<br>\$ 2,584.00   |

(Report also on Summary of Schedules.)

(If applicable, report also or Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (1207) 09-37857 Doc 1 Filed 10/09/09 Entered 10/09/09 19:03:51 Desc Main Document Page 13 of 36

| In re_Larea L. Wilson | , Case No. |
|-----------------------|------------|
| Debtor(s)             | (if known) |

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the

| mari<br>cont | opriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) |
|--------------|---|
| box          | Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  |
| •            | Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts or this total also on the Statistical Summary of Certain Liabilities and Related Data.  |
|              | Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.  |
| $\boxtimes$  | Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.   |
| TYF          | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)   |
|              | Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).   |
|              | Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).  |
|              | Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).   |
|              | Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).   |
|              | Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  |
|              | Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).   |
|              | Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).   |
|              | Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).   |
|              | Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).  |

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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| In re Larea L. Wilson | , Case No. |  |
|-----------------------|------------|--|
| Dobto (a)             |            |  |

Debtor(s)

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) | Co-Debtor | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  HHusband WWife JJoint CCommunity | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|-----------|--|------------|--------------|----------|-----------------|
| Account No: 3410  Creditor # : 1  Affinity Cash Loans 16537 159th Street Lockport IL 60441        |           | 01/2009<br>Payday loan   |            |              |          | \$ 800.00       |
| Account No: 7092  Creditor # : 2  American General Finan  3632 W 95th St  Evergreen Park IL 60805 |           | 2006-12-06<br>Loan   |            |              |          | \$ 2,221.00     |
| Account No:  Creditor # : 3  AmeriCash Loans  105 W. Madison  Chicago IL 60602                    |           | 06/2009<br>Payday loan   |            |              |          | \$ 2,000.00     |
| Account No:  Creditor # : 4  Apex 1 d/b/a Insta Cash  |           | January 2009<br>Payday loan  |            |              |          | \$ 300.00       |
| 5 continuation sheets attached  |           |  | Subt       | ota<br>Fota  | •        | \$ 5,321.00     |

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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| In re Larea L. Wilson | , | Case No. |  |
|-----------------------|---|----------|--|
|                       |   |          |  |

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: 1391  Creditor # : 5 At T | Co-Debtor | J          | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community  2007  Telephone bill     | Contingent | Unliquidated | Disputed       | Amount of Claim |
|--|-----------|------------|--|------------|--------------|----------------|-----------------|
| Account No: 1391  Representing: At T   |           |            | WEST ASSET MANAGEMENT<br>2703 W HIGHWAY 75<br>SHERMAN TX 75092   |            |              |                |                 |
| Account No: 0837  Creditor # : 6 At T Illinois   |           |            | 2009-02-01<br>Telephone bill   |            |              |                | \$ 368.00       |
| Account No: 0837  Representing: At T Illinois  |           |            | BAY AREA C S<br>50 AIRPORT PARKWAY SUITE 100<br>SAN JOSE CA 95110  |            |              |                |                 |
| Account No: 0576  Creditor # : 7  CashNet USA 200 W. Jackson Blvd 4th floor Chicago IL 60606   |           |            | June 2009<br>Payday loan   |            |              |                | \$ 727.43       |
| Account No: 5002  Creditor # : 8  Dish Network   |           |            | 2009-05-03<br>Cable services   |            |              |                | \$ 410.00       |
| Sheet No. 1 of 5 continuation sheets at Creditors Holding Unsecured Nonpriority Claims   | tached    | l<br>to So | chedule of  (Use only on last page of the completed Schedule F. Report also on Surand, if applicable, on the Statistical Summary of Certain Liabilitie | nmary of S | Tot          | al \$<br>lules | \$ 1,715.43     |

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| In re_Larea L. Wilson | , Case No. |  |
|-----------------------|------------|--|
|                       |            |  |

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: 5002  Representing: Dish Network | Co-Debtor | J,   | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community  CBE GROUP 131 TOWE PARK DR SUITE 1 WATERLOO IA 50702 | Contingent |                   | Oniiquidated | Amount of Claim |
|---|-----------|------|--|------------|-------------------|--------------|-----------------|
|   |           |      |  |            |                   |              |                 |
| Account No: 6548  Creditor # : 9  Dyck-ONeal Inc. 15301 Spectrum Drive Suite 450  Addison TX 75001-6436   |           |      | 02/2008<br>Loan  |            |                   |              | \$ 7,098.00     |
| Account No: 7977  Creditor # : 10  Express / World Finance  |           |      | 2008-05-27<br>Clothing purchases   |            |                   |              | \$ 1,302.00     |
| Account No: 7977  Representing: Express / World Finance   |           |      | ASSET ACCEPTANCE LLC<br>PO BOX 2036<br>WARREN MI 48090   |            |                   |              |                 |
| Account No: 1374  Creditor # : 11  Nelnet Loans 6420 Southpoint Pkwy  Jacksonville FL 32216   |           |      | 2007-01-03<br>Student Loan   |            |                   |              | \$ 2,896.00     |
| Account No: 1274  Creditor # : 12  Nelnet Loans 6420 Southpoint Pkwy Jacksonville FL 32216  |           |      | 2007-01-03<br>Student Loan   |            |                   |              | \$ 13,126.00    |
| Sheet No. 2 of 5 continuation sheets at Creditors Holding Unsecured Nonpriority Claims  | ached t   | o So | chedule of  (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities                           | nmary of   | <b>To</b><br>Sche |              | ,,              |

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| In re Larea L. Wilson | , | Case No. |
|-----------------------|---|----------|
|                       |   |          |

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: Creditor # : 13 Payday Loan Store 337 S. Franklin Chicago IL 60606 | Co-Debtor | JJ   | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community  July 2009 Payday loan         | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|-----------|------|--|------------|--------------|----------|-----------------|
| Account No:  Creditor # : 14  Payday One  |           |      | March 2009<br>Payday loan  |            |              |          | \$ 500.00       |
| Account No: 9417  Creditor # : 15 St. James Hospital  |           |      | 2008-10-13<br>Medical Bills<br>3 bills   |            |              |          | \$ 1,828.00     |
| Account No: 9417  Representing: St. James Hospital  |           |      | HARRIS & HARRIS LTD 222 MERCHANDISE MART PLZ CHICAGO IL 60654  |            |              |          |                 |
| Account No: 4357  Creditor # : 16 Thd/cbsd Po Box 6497 Sioux Falls SD 57117   |           |      | 2006-12-04<br>household goods  |            |              |          | \$ 399.00       |
| Account No: 7977  Creditor # : 17  Victoria Secret  P.O. Box 182128  Columbus OH 43218-2128   |           |      | 2008-06-30<br>Clothing purchases   |            |              |          | \$ 792.00       |
| Sheet No. 3 of 5 continuation sheets att  | ached t   | o So | chedule of  (Use only on last page of the completed Schedule F. Report also on Summand, if applicable, on the Statistical Summary of Certain Liabilities a | nary of S  | Tota<br>ched | al \$    | \$ 4,519.00     |

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| In re Larea L. Wilson |             | _ , | Case No. |  |
|-----------------------|-------------|-----|----------|--|
|                       | D - I: (/-) |     | -        |  |

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| Creditor's Name, Mailing Address   |           |      | Date Claim was Incurred,   |            |               |           | Amount of Claim |
|--|-----------|------|--|------------|---------------|-----------|-----------------|
| including Zip Code,  | 7         |      | and Consideration for Claim.   | <b>.</b>   | eq            |           |                 |
|  | Co-Debtor |      | If Claim is Subject to Setoff, so State.                                   | Contingent | idat          | eq        |                 |
| And Account Number   | d         | HI   | Husband  | ıţi        | idn           | put       |                 |
| (See instructions above.)  | O         | J    | Wife<br>Joint<br>Community   | ទី         | n<br>S        | Disputed  |                 |
| Account No: 7977   |           |      |  |            |               |           |                 |
| Representing:  |           |      | ASSET ACCEPTANCE LLC   |            |               |           |                 |
| Victoria Secret  |           |      | PO BOX 2036<br>WARREN MI 48090   |            |               |           |                 |
| Account No: 4057   |           |      | 2008-11-26   |            |               |           | \$ 554.00       |
| Creditor # : 18<br>Wal Mart  | 1         |      | household goods & food   |            |               |           | ,               |
| Bankruptcy Dept.   |           |      |  |            |               |           |                 |
| P.O. Box 103104<br>Roswell GA 30076  |           |      |  |            |               |           |                 |
| Account No: 4057   |           |      |  |            |               |           |                 |
| Representing:  |           |      | LVNV FUNDING LLC PO BOX 740281   |            |               |           |                 |
| Wal Mart   |           |      | HOUSTON TX 77274   |            |               |           |                 |
| Account No: 6724   |           | H    | 2008-02-04   |            |               |           | \$ 3,181.00     |
| Creditor # : 19<br>Washington Mutual Card Service<br>P.O. Box 660509<br>Dallas TX 75266-0509 |           |      | Credit Card Purchases  |            |               |           |                 |
| Account No: 6724   |           |      |  |            |               |           |                 |
| Representing:  |           |      | ARROW FINANCIAL SERVIC   |            |               |           |                 |
| Washington Mutual Card Service   |           |      | 5996 W TOUHY AVE<br>NILES IL 60714   |            |               |           |                 |
| Account No: 4045   |           |      | 2008-01-08   |            |               |           | \$ 11,137.00    |
| Creditor # : 20<br>Wells Fargo Financial<br>P.O. Box 14433<br>Des Moines IA 50306-0000       |           |      | Deficiency car note<br>car repossessed in 2007                             |            |               |           |                 |
| Sheet No. 4 of 5 continuation sheets attack  | ned t     | o So | chedule of   | Subt       | ota           | ·<br>  \$ | \$ 14,872.00    |
| Creditors Holding Unsecured Nonpriority Claims   |           |      | (Use only on last page of the completed Schedule F. Report also on Summary |            | Tota<br>chedu |           |                 |
|  |           |      | and, if applicable, on the Statistical Summary of Certain Liabilities and  |            |               |           |                 |

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| In re_Larea L. Wilson | , | Case No. |            |
|-----------------------|---|----------|------------|
| Debtor(s)             |   |          | (if known) |

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| Creditaria Nama Mailing Address                   |           |      | Date Claim was Incurred,  |            |              |          | Amount of Claim   |
|---|-----------|------|---|------------|--------------|----------|-------------------|
| Creditor's Name, Mailing Address                  |           |      | and Consideration for Claim.  |            | 6            |          | Tanouni or Graini |
| including Zip Code,                               | Co-Debtor |      | If Claim is Subject to Setoff, so State.                                | ent        | late         | ъ        |                   |
| And Account Number                                | -De       | H    | L   | ting       | quic         | onte     |                   |
| (See instructions above.)                         | ပိ        |      | Wife<br>Joint   | Contingent | Unliquidated | Disputed |                   |
|   |           |      | Community   |            |              |          |                   |
| Account No: 4045                                  |           |      |   |            |              |          |                   |
| Representing:                                     |           |      | ARROW FINANCIAL SERVIC 5996 W TOUHY AVE                                 |            |              |          |                   |
| Wells Fargo Financial                             |           |      | NILES IL 60714  |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
| Account No:                                       |           |      | 2008-2009   |            |              |          | \$ 1,871.50       |
| Creditor # : 21                                   |           |      | Condo assessments   |            |              |          |                   |
| Windwood Condo Association<br>22510 Jackson Court |           |      |   |            |              |          |                   |
| Richton Park IL 60471                             |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
| Account No:                                       |           |      |   |            |              |          |                   |
| Representing:                                     |           |      | Cochrane & Mueller Ltd  |            |              |          |                   |
| Windwood Condo Association                        |           |      | 20000 Governors Drive<br>Suite 102                                      |            |              |          |                   |
|   |           |      | Olympia Fields IL 60461   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
| Account No:                                       |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
| Account No:                                       |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
| Account No:                                       |           |      |   |            |              |          |                   |
| Account No.                                       |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
|   |           |      |   |            |              |          |                   |
| Observation of the second                         |           |      |   |            |              |          |                   |
| Sheet No. 5 of 5 continuation sheets at           | tached    | to S | chedule of  | Subt       |              |          | \$ 1,871.50       |
| Creditors Holding Unsecured Nonpriority Claims    |           |      | (Use only on last page of the completed Schedule F. Report also on Sumr | mary of So | Fota<br>ched | ules     | \$ 52,720.93      |
|   |           |      | and, if applicable, on the Statistical Summary of Certain Liabilities   | and Relat  | ed D         | ata)     |                   |

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| n re Larea L. Wilson | / Debtor | Case No. |            |
|----------------------|----------|----------|------------|
|                      |          |          | (if known) |

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

| Name and Mailing Address,<br>Including Zip Code, of<br>Other Parties to Lease<br>or Contract. | Description of Contract or Lease and<br>Nature of Debtor's Interest.<br>State whether Lease is for Nonresidential Real Property.<br>State Contract Number of any Government Contract. |
|---|---|
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| nre Larea L. Wilson | / Debtor    | Case No. |            |
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|                     | <del></del> | _        | (if known) |

#### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

| Name and Address of Codebtor | Name and Address of Creditor |
|------------------------------|------------------------------|
|                              |                              |
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| n re Larea L. Wilson | Case No.   |
|----------------------|------------|
| Debtor(s)            | (if known) |

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital   | DEPENDENTS OF D   | EBTOR AND SPOUSE |                                   |          |                              |
|--|---|------------------|-----------------------------------|----------|------------------------------|
| Status:<br>Single  | RELATIONSHIP(S): son  |                  | AGE(S):                           |          |                              |
| EMPLOYMENT:  | DEBTOR  |                  | SPO                               | USE      |                              |
| Occupation   | Risk Analyist   |                  |                                   |          |                              |
| Name of Employer   | Northern Trust Bank   |                  |                                   |          |                              |
| How Long Employed  | 3 1/2 years   |                  |                                   |          |                              |
| Address of Employer  | Chicago IL 60603  |                  |                                   |          |                              |
| INCOME: (Estimate of avera   | ge or projected monthly income at time case filed)                    | •                | DEBTOR                            |          | SPOUSE                       |
| <ol> <li>Monthly gross wages, sale</li> <li>Estimate monthly overtime</li> </ol>                   | ary, and commissions (Prorate if not paid monthly)<br>e               | \$<br>_\$        | 4,000.00<br>0.00                  |          | 0.00<br>0.00                 |
| 3. SUBTOTAL  |   | \$               | 4,000.00                          | \$       | 0.00                         |
| 4. LESS PAYROLL DEDUC  a. Payroll taxes and soci b. Insurance c. Union dues d. Other (Specify): T. | al security   | \$\$\$\$         | 756.94<br>326.78<br>0.00<br>90.00 | \$<br>\$ | 0.00<br>0.00<br>0.00<br>0.00 |
| 5. SUBTOTAL OF PAYROL  | L DEDUCTIONS  | \$               | 1,173.72                          | \$       | 0.00                         |
| 6. TOTAL NET MONTHLY   | FAKE HOME PAY   | \$               | 2,826.28                          | \$       | 0.00                         |
| Income from real property     Interest and dividends   | r support payments payable to the debtor for the debtor's use or that | 9999             | 0.00<br>0.00<br>0.00<br>0.00      | \$<br>\$ | 0.00<br>0.00<br>0.00         |
| (Specify):<br>12. Pension or retirement in   |   | \$<br>\$         | 0.00<br>0.00                      |          | 0.00                         |
| 13. Other monthly income (Specify):  |   | \$               | 0.00                              | \$       | 0.00                         |
| 14. SUBTOTAL OF LINES 7  | THROUGH 13  | \$               | 0.00                              | \$       | 0.00                         |
| 15. AVERAGE MONTHLY IN   | NCOME (Add amounts shown on lines 6 and 14)                           | \$               | 2,826.28                          | \$       | 0.00                         |
| 16. COMBINED AVERAGE   | MONTHLY INCOME: (Combine column totals                                |                  | \$                                | 2,82     | 6.28                         |

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

| In re Larea L. Wilson | , Case No. |
|-----------------------|------------|
| Debtor(s)             | (if known) |

#### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| Rent or home mortgage payment (include lot rented for mobile home)   | \$ | 500.00   |
|--|----|----------|
| a. Are real estate taxes included? Yes  No  No   |    |          |
| b. Is property insurance included? Yes No  |    |          |
| 2. Utilities: a. Electricity and heating fuel  | \$ | 80.00    |
| b. Water and sewer   | \$ | 0.00     |
| c. Telephone   | \$ | 0,00     |
| d. Other cell phone  | \$ | 100.00   |
| Other cable  | \$ | 25.00    |
|  |    |          |
| 3. Home maintenance (repairs and upkeep)   | \$ | 25.00    |
| 4. Food  | \$ | 420.00   |
| 5. Clothing  | \$ | 90.00    |
| 6. Laundry and dry cleaning  | \$ | 45.00    |
| 7. Medical and dental expenses   | \$ | 55.00    |
| 8. Transportation (not including car payments)   | \$ | 220.00   |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.  | \$ | 90.00    |
| 10. Charitable contributions   | \$ | 400.00   |
| 11. Insurance (not deducted from wages or included in home mortgage payments)  | ,  |          |
| a. Homeowner's or renter's   | \$ | 0.00     |
| b. Life  | \$ | 0.00     |
| c. Health  | \$ | 0.00     |
| d. Auto  | \$ | 100.00   |
| e. Other   | \$ | 0.00     |
| Other  | \$ | 0.00     |
| Calci  | 1  |          |
|  |    |          |
| 12. Taxes (not deducted from wages or included in home mortgage)   |    |          |
| (Specify)  | \$ | 0.00     |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)                                 | •  | 0.00     |
| a. Auto  | \$ | 0.00     |
| b. Other:  | \$ | 0.00     |
| c. Other:  | \$ | 0.00     |
|  |    |          |
| 14. Alimony, maintenance, and support paid to others   | \$ | 0.00     |
| 15. Payments for support of additional dependents not living at your home  | \$ | 0.00     |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   |    | 0.00     |
| 17. Other: Day care services   | \$ | 606.67   |
| Other: Automobile maintenance & fees   | \$ | 65.00    |
|  |    | 0.00     |
| 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules   | \$ | 2,821.67 |
| and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)   |    |          |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: |    |          |
| J  |    |          |
| 20. STATEMENT OF MONTHLY NET INCOME  |    |          |
| a. Average monthly income from Line 16 of Schedule I   | \$ | 2,826.28 |
| b. Average monthly expenses from Line 18 above   | \$ | 2,821.67 |
| c. Monthly net income (a. minus b.)  | \$ | 4.61     |
| S. Mariney 1.55 master (d. million bi)   | Ψ  |          |
|  | •  |          |

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

| In re Larea L. Wilson |          | Case No. |   |
|-----------------------|----------|----------|---|
|                       |          | Chapter  | 7 |
|                       | / Debtor |          |   |

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | Attached<br>(Yes/No) | No. of<br>Sheets | ASSETS           | LIABILITIES     | OTHER          |
|---|----------------------|------------------|------------------|-----------------|----------------|
| A-Real Property   | Yes                  | 1                | \$<br>50,000.00  |                 |                |
| B-Personal Property   | Yes                  | 3                | \$<br>2,142.10   |                 |                |
| C-Property Claimed as<br>Exempt   | Yes                  | 1                |                  |                 |                |
| D-Creditors Holding Secured<br>Claims   | Yes                  | 1                |                  | \$<br>52,584.00 |                |
| E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes                  | 1                |                  | \$<br>0.00      |                |
| F-Creditors Holding<br>Unsecured Nonpriority Claims                           | Yes                  | 6                |                  | \$<br>52,720.93 |                |
| G-Executory Contracts and<br>Unexpired Leases                                 | Yes                  | 1                |                  |                 |                |
| H-Codebtors   | Yes                  | 1                |                  |                 |                |
| I-Current Income of Individual Debtor(s)                                      | Yes                  | 1                |                  |                 | \$<br>2,826.28 |
| J-Current Expenditures of Individual Debtor(s)                                | Yes                  | 1                |                  |                 | \$<br>2,821.67 |
| ТОТ   | 17                   | \$<br>52,142.10  | \$<br>105,304.93 |                 |                |

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

| In re <i>Larea</i> | L. | Wilson |  |  | Case No. |   |
|--------------------|----|--------|--|--|----------|---|
|                    |    |        |  |  | Chapter  | 7 |
|                    |    |        |  |  |          |   |

|  | / Debtor |
|--|----------|
|  |          |

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount       |
|---|--------------|
| Domestic Support Obligations (from Schedule E)  | \$ 0.00      |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$ 0.00      |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00      |
| Student Loan Obligations (from Schedule F)  | \$ 16,022.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | \$ 0.00      |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | \$ 0.00      |
| TOTAL   | \$ 16,022.00 |

#### State the following:

| Average Income (from Schedule I, Line 16)  | \$ 2,826.28 |
|--|-------------|
| Average Expenses (from Schedule J, Line 18)  | \$ 2,821.67 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$ 4,000.00 |

#### State the following:

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |         | \$ 2,584.00  |
|--|---------|--------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | \$ 0.00 |              |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |         | \$ 0.00      |
| 4. Total from Schedule F   |         | \$ 52,720.93 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |         | \$ 55,304.93 |

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Debtor

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(if known)

| ln re Larea L. Wilson | Case No. |  |
|-----------------------|----------|--|

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

|       | are under penalty of perjury that I he to the best of my knowledge, info | nave read the foregoing summary and schedules, consisting of prmation and belief. | sheets, and that they are true and |
|-------|--|---|------------------------------------|
| Date: | 10/2/2009  | Signature /s/ Larea L. Wilson  Larea L. Wilson                                    |                                    |
|       |  | [If joint case, both spouses must sign.]  |                                    |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 7 (12/07) Case 09-37857 Doc 1 Filed 10/09/09 Entered 10/09/09 19:03:51 Desc Main

# Document Page 27 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

In re:Larea L. Wilson Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

None Sta

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$36,200 Last Year:\$35,620 Year before:\$24500

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Form 7 | (12/07)                              | Case 0   | 09-378                               | 857                               | Doc 1   |   | .0/09/09<br>iment   |  | ed 10/09<br>28 of 36                            | 9/09 19                                 | 9:03:51                                   | L [                         | Desc Ma   | ain  |                                    |
|--------|--------------------------------------|--|--------------------------------------|-----------------------------------|---|---|---|--|---|---|---|-----------------------------|---|--|------------------------------------|
|        | 3. Pay                               | ments to   | credite                              | ors                               |   |   |   |  |   |   |   |                             |   |  |                                    |
| None   | Complet                              | e a. or b., as                                       | appropri                             | ate, and                          | C.  |   |   |  |   |   |   |                             |   |  |                                    |
|        | creditor,<br>such tra<br>alternation | made within<br>nsfer is less<br>we repaymen          | n 90 days<br>than \$60<br>nt schedul | s immed<br>00. Indica<br>le under | iately precedia<br>ate with an as<br>a plan by an | ng the comm<br>terisk (*) any<br>approved nor   | List all paym<br>nencement of<br>payments tha<br>nprofit budgeti<br>of a joint petition | this case ur<br>t were made<br>ng and cred | less the agg<br>to a creditor<br>itor counselin | regate value on account agency.         | e of all pr<br>t of a dom<br>(Married de  | operty<br>estic s<br>ebtors | that constitu<br>support obligations<br>filing under of | ites or is aff<br>ation or as p<br>chapter 12 or | ected by<br>art of an              |
| IAME A | ND AD                                | DRESS C  | OF CRE                               | DITOF                             | ₹   | ı   | DATES OF  |  |   |   |   |                             | AMOUN <sup>-</sup>                                      | Т  |                                    |
|        |                                      |  |                                      |                                   |   | I   | PAYMENT:  | S  | AMOUN   | IT PAID                                 |   |                             | STILL O   | WING   |                                    |
| redit  | tor:Re                               | ent pay  | ments.                               | 5                                 |   |   |   |  |   |   |   |                             |   |  |                                    |
| None   | commer<br>individua<br>repayme       | icement of tall, indicate vent schedule payments are | this case<br>with an a<br>under a    | unless<br>asterisk<br>plan by     | the aggregate<br>(*) any payman<br>an approved    | e value of all<br>ents that we<br>nonprofit bud | t each payme<br>I property that<br>Fre made to a<br>dgeting and cr<br>es whether o      | constitutes<br>creditor or<br>editor couns | or is affecte<br>n account of<br>eling agency   | ed by such<br>a domesti<br>. (Married o | transfer is<br>c support<br>debtors filir | s less<br>obliga<br>ngunde  | than \$5,475<br>ition or as p<br>er chapter 12          | . If the debt<br>part of an all<br>or chapter    | tor is an<br>Iternative<br>13 must |
|        |                                      |  |                                      |                                   |   |   |   |  |   |   |   |                             |   |  |                                    |
| None   | insiders.                            | (Married de  | ebtors filir                         | ng under                          |   | r chapter 13                                    | ately precedin<br>must include  | -  |   |   |   |                             |   |  |                                    |
|        |                                      |  |                                      |                                   |   |   |   |  |   |   |   |                             |   |  |                                    |
| None   | a. List a                            | all suits and<br>debtors filin                       | l adminis                            | trative p                         | oceedings to                                      | which the d                                     | tions, garr<br>lebtor is or w<br>lude information                                       | as a party v                               | vithin one ye                                   | ar immedia                              | ately prece                               |                             |   |  |                                    |
| CAPTIO | N OF S                               | SUIT   |                                      |                                   |   |   |   | COUR                                       | T OR AGE  | ENCY                                    |   |                             |   |  |                                    |
| ND CA  | SE NU                                | MBER   |                                      | NATU                              | RE OF PR  | OCEEDIN   | IG  |  | D LOCATI  |   |   | ST                          | ATUS OR   | DISPOSI  | TION                               |
| 9 м6   | 839 I                                | Vinwood  | 1                                    | forc                              | ible de   | tainer  |   | Circ                                       | ıit Cou   | rt of                                   |   | ,T11                        | dgment  | entere   | d                                  |
| ondo   |                                      |  | -                                    |                                   | erning  |   | e   |  | County  |   |   |                             | ne 2009   |  | _                                  |
|        |                                      |  |                                      |                                   | ssments   |   |   | Disti                                      | cict  |   |   |                             |   |  |                                    |
|        |                                      |  |                                      |                                   |   |   |   |  |   |   |   |                             |   |  |                                    |
| None   | of this o                            | ase. (Marrie   | ed debtors                           | s filing u                        | nder chapter                                      | 12 or chapte                                    | ized under an<br>er 13 must ind<br>on is not file                                       | lude informa                               |   |   | -   |                             |   |  |                                    |
|        | 5 Ran                                | nssassin   | ns for                               | eclosi                            | res and re  | eturne  |   |  |   |   |   |                             |   |  |                                    |
| None   | List all pone year                   | roperty that<br>r immediate                          | has beer                             | n reposseding the                 | essed by a cre<br>commenceme                      | editor, sold at                                 | t a foreclosure<br>ase. (Married<br>filed, unless th                                    | debtors filir                              | ng under cha                                    | pter 12 or                              | chapter 1                                 | 3 mus                       | st include inf  |  |                                    |

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| Payee<br>100 W<br>Suite        | 9. Payments related to debt coulist all payments made or property transferelief under the bankruptcy law or preparation.  AND ADDRESS OF PAYEE  : MARK D. WEISMAN  : Monroe  1310  go, IL 60603  10. Other transfers  a. List all other property, other than prope security within two years immediately preceither or both spouses whether or not a joint b. List all property transferred by the debto the debtor is a benificiary. | perred by or on behalf of the debtor to on of a petition in bankruptcy within one year DATE OF PAYMENT, NAME OF PAYER IF OTH  Date of Payment:Oct Payor: Larea L. With the ordinary course of the period of the commencement of this case. It petition is filed, unless the spouses are set. | ER THAN DEBTOR  tober 2009  1son  the business or financial (Married debtors filing uneparated and a joint petition) | AMOUNT OF MONE DESCRIPTION AND \$600.00  affairs of the debtor, transfeder chapter 12 or chapter 1 is not filed.) | erred either absolutely or as 3 must include transfers by |
|--------------------------------|---|--|--|---|---|
| NAME A Payee 100 W Suite Chica | List all payments made or property transf relief under the bankruptcy law or preparation.  AND ADDRESS OF PAYEE  : MARK D. WEISMAN  : Monroe  1310  go, IL 60603  10. Other transfers  a. List all other property, other than prope security within two years immediately preceded.   | DATE OF PAYMENT, NAME OF PAYER IF OTH  Date of Payment:Oc Payor: Larea L. Wi  with transferred in the ordinary course of ceding the commencement of this case.   | ER THAN DEBTOR  tober 2009  Ison  the business or financial (Married debtors filing un-                              | AMOUNT OF MONE DESCRIPTION AND \$600.00   | erred either absolutely or as                             |
| NAME A Payee 100 W Suite       | List all payments made or property transf relief under the bankruptcy law or preparation AND ADDRESS OF PAYEE  : MARK D. WEISMAN : Monroe 1310  | erred by or on behalf of the debtor to on of a petition in bankruptcy within one ye DATE OF PAYMENT, NAME OF PAYER IF OTH  Date of Payment: Oc   | ar immediately preceding the ER THAN DEBTOR  | AMOUNT OF MONE DESCRIPTION AND  | Y OR  |
|                                | List all payments made or property transf relief under the bankruptcy law or preparation  | erred by or on behalf of the debtor to on of a petition in bankruptcy within one ye.  DATE OF PAYMENT,   | ar immediately preceding th  | AMOUNT OF MONE  | Y OR  |
|                                | List all payments made or property transf   | erred by or on behalf of the debtor to   |  |   |   |
|                                |   |  |  |   |   |
| None                           | 8. Losses List all losses from fire, theft, other casual this case. (Married debtors filing under chapouses are separated and a joint petition is   | apter 12 or chapter 13 must include los  |  |   |   |
| contr                          | ibutions of \$400.00 per<br>to New Faith Baptist  |  | monthly  |   |   |
|                                | N OR ORGANIZATION  Charitable   | TO DEBTOR, IF ANY  | OF GIFT  | DESCRIPTION AND   | VALUE OF GIFT   |
|                                | 7. Gifts  List all gifts or charitable contributions m members aggregating less than \$200 in visibiling under chapter 12 or chapter 13 mus separated and a joint petition is not filed.)  AND ADDRESS OF   | alue per individual family member and contributions by either  | charitable contributions ago<br>or both spouses whether<br>DATE  | regating less than \$100 per  | r recipient. (Married debtors                             |
|                                |   |  | nation concerning property   | of either or both spouses w   | hether or not a joint petition                            |
|                                | this case. (Married debtors filing under cha<br>is filed, unless the spouses are separated a  |  | t-appointed official within  | one year immediately prece  | ding the commencement of                                  |
| None                           |   |  | age 29 of 36   |   |   |

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint

None

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petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE
OF SALE OR CLOSING

Institution:Bank accounts at

NAME AND ADDRESS OF INSTITUTION

Chase and Bank of America closed in August 2009

Account Type and No.: Checking Final Balance: balance of \$430.00 transferred to Fifth Third Bank.

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

**ADDRESS** 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

22510 Jackson Ct., Unit 2b 60471

DATES OF OCCUPANCY

May 2006 to July 2009

5093 Brighton Lane

Richton Park, IL

present

NAME USED

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

m

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

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"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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|-------------------|---------------|-------|----------------|---------------------------|-----------|
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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date | 10/ 2/2009 | Signature/s/ Larea L. Wilson |
|------|------------|------------------------------|
|      |            | of Debtor                    |
| Date |            | Signature                    |
|      |            | of Joint Debtor              |
|      |            | (if any)                     |

Rule 2016(b) (8) (ase 09-37857 Doc 1 Filed 10/09/09 Entered 10/09/09 19:03:51 Desc Main Document Page 33 of 36

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

| In re | E Larea L. Wilson                    |          | Case No.<br>Chapter 7 |
|-------|--------------------------------------|----------|-----------------------|
|       |                                      | / Debtor |                       |
|       | Attorney for Debtor: MARK D. WEISMAN |          |                       |

## **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 10/ 2/2009 Respectfully submitted,

X/s/ MARK D. WEISMAN

Attorney for Petitioner: MARK D. WEISMAN

MARK D. WEISMAN #2971712

100 W. Monroe

Suite 1310

Chicago IL 60603

(312) 857-1320

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

| NORTHERN DIVISION   |   |   |  |  |  |  |
|---|---|---|--|--|--|--|
| Inre <i>Larea L. Wilson</i>   |   | Case No.<br>Chapter 7   |  |  |  |  |
|   |   |   |  |  |  |  |
|   | APTER 7 STATEMENT OF INTENT  e. (Part A must be completed for EACH debt which is se |   |  |  |  |  |
| Property No. 1  |   |   |  |  |  |  |
| Creditor's Name: Citimortgage Inc   | Describe Property Sec<br>22510 Jackson Ct   | _   |  |  |  |  |
| Property is (check one) :  Claimed as exempt Not claimed  Part B - Personal property subject to unexpired I |   | (for example, avoid lien using 11 U.S.C § 522 (f)).  for each unexpired lease. Attach |  |  |  |  |
| Property No.  Lessor's Name:  | Described asset Brownston   |   |  |  |  |  |
| None  | Describe Leased Property:   | Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):                              |  |  |  |  |
| personal property subject to an unexpired lead Date: 10/2/2009  | Debtor: /s/ Larea L. Wilson   | y estate securing a debt and/or   |  |  |  |  |
| Date:   | Joint Debtor:   |   |  |  |  |  |

# Case 09-37857 UNITED FSTATIONS /BOANTATE (PD-16/09/00) LICOP:51 Desc Main Document Page 35 of 36 NORTHERN DISTRICT OF ILLINOIS NORTHERN DIVISION

| In re Larea L. Wilson                | Case No.<br>Chapter 7   |
|--------------------------------------|---|
|                                      | / Debtor  |
| Attorney for Debtor: MARK D. WEISMAN |   |
|                                      |   |
|                                      |   |
| VERIFIC                              | CATION OF CREDITOR MATRIX   |
|                                      |   |
| The above named Debtor(s) he         | ereby verify that the attached list of creditors is true and correct to the |
| best of our knowledge.               |   |
|                                      |   |
|                                      |   |
| Date:                                | /s/ Larea L. Wilson   |
|                                      | Debtor  |

MARK D. WEISMAN 100 W. Monroe Suite 1310 Chicago, IL 60603

3632 W 95th St PO BOX 740281 Evergreen Park, IL 60805 HOUSTON, TX 77274

AmeriCash Loans 105 W. Madison Chicago, IL 60602

ARROW FINANCIAL SERVIC Payday Loan Store 5996 W TOUHY AVE 337 S. Franklin NILES, IL 60714 Chicago, IL 60606

ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090

BAY AREA C S
50 AIRPORT PARKWAY SUITE 100 P.O. Box 182128
CAN TOSE CA 95110 Columbus, OH 43218-2128 BAY AREA C S

CashNet USA 200 W. Jackson Blvd 4th floor Chicago, IL 60606

CBE GROUP 131 TOWE PARK DR SUITE 1 WATERLOO, IA 50702

Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898 Des Moines, IA 50306-0000

Larea L. Wi Case 09-37857 Doc 1 CFiled 10/09/09 11 Entered 10/09/09 19:03:51 SSEPESEN Main ENT 5093 Brighton Lane
20**Ocument**ors Pinge 36 of 36
Richton Park, IL 60471
Suite 102
SHERMAN, TX 75092

Olympia Fields, IL 60461

Dyck-ONeal Inc. Windwood Condo Associati
15301 Spectrum Drive 22510 Jackson Court
Suite 450 Richton Park, IL 60471
Addison, TX 75001-6436

Affinity Cash Loans HARRIS & HARRIS LTD 16537 159th Street 222 MERCHANDISE MART PLZ Lockport, IL 60441 CHICAGO, IL 60654

American General Finan LVNV FUNDING LLC

Nelnet Loans 6420 Southpoint Pkwy Jacksonville, FL 32216

Thd/cbsd Thd/cbsd Po Box 6497 Sioux Falls, SD 57117

Victoria Secret

Wal Mart Bankruptcy Dept. P.O. Box 103104 Roswell, GA 30076

Washington Mutual Card Service P.O. Box 660509 Dallas, TX 75266-0509

Wells Fargo Financial P.O. Box 14433

SHERMAN, TX 75092

Windwood Condo Association